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PATENT APPLICATION FEE DETERMINATION RECORD

Application or Docket Number

09/188,827

CLAIMS AS FILED - PART I

FOR	(Column 1) NUMBER FILED	(Column 2) NUMBER EXTRA
BASIC FEE (37 CFR 1.16(a))		
TOTAL CLAIMS (37 CFR 1.16(c))	23 minus 20 =	* 3
INDEPENDENT CLAIMS (37 CFR 1.16(b))	2 minus 3 =	*
MULTIPLE DEPENDENT CLAIM PRESENT (37 CFR 1.16(d))		

* If the difference in column 1 is less than zero, enter "0" in column 2

SMALL ENTITY

OR OTHER THAN SMALL ENTITY

RATE	FEE
	\$
x \$	=
x	=
+	=
TOTAL	

RATE	FEE
	\$
x \$	=
x	=
+	=
TOTAL	

CLAIMS AS AMENDED - PART II

	(Column 1)	(Column 2)	(Column 3)	(Column 4)	(Column 5)
AMENDMENT A	CLAIMS REMAINING AFTER AMENDMENT		HIGHEST NUMBER PREVIOUSLY PAID FOR		PRESENT EXTRA
	Total (37 CFR 1.16(c))	* 14	Minus	** 60	=
	Independent (37 CFR 1.16(b))	* 1	Minus	*** 10	=
	FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(d))				

SMALL ENTITY

OR OTHER THAN SMALL ENTITY

RATE	ADDITIONAL FEE
x \$	=
x	=
+	=
TOTAL	
ADDITIONAL FEE	

RATE	ADDITIONAL FEE
x \$	=
x	=
+	=
TOTAL	
ADDITIONAL FEE	

	(Column 1)	(Column 2)	(Column 3)	(Column 4)	(Column 5)
AMENDMENT B	CLAIMS REMAINING AFTER AMENDMENT		HIGHEST NUMBER PREVIOUSLY PAID FOR		PRESENT EXTRA
	Total (37 CFR 1.16(c))	*	Minus	**	=
	Independent (37 CFR 1.16(b))	*	Minus	***	=
	FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(d))				

RATE	ADDITIONAL FEE
x \$	=
x	=
+	=
TOTAL	
ADDITIONAL FEE	

RATE	ADDITIONAL FEE
x \$	=
x	=
+	=
TOTAL	
ADDITIONAL FEE	

	(Column 1)	(Column 2)	(Column 3)	(Column 4)	(Column 5)
AMENDMENT C	CLAIMS REMAINING AFTER AMENDMENT		HIGHEST NUMBER PREVIOUSLY PAID FOR		PRESENT EXTRA
	Total (37 CFR 1.16(c))	*	Minus	**	=
	Independent (37 CFR 1.16(b))	*	Minus	***	=
	FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(d))				

RATE	ADDITIONAL FEE
x \$	=
x	=
+	=
TOTAL	
ADDITIONAL FEE	

RATE	ADDITIONAL FEE
x \$	=
x	=
+	=
TOTAL	
ADDITIONAL FEE	

- * If the entry in column 1 is less than the entry in column 2, write "0" in column 3.
- ** If the "Highest Number Previously Paid For" IN THIS SPACE is less than 20, enter "20".
- *** If the "Highest Number Previously Paid For" IN THIS SPACE is less than 3, enter "3".

The "Highest Number Previously Paid For" (Total or Independent) is the highest number found in the appropriate box in column 1.

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

Application No. 09/188,827
Amendment dated September 13, 2004

Page 1

CERTIFICATION OF FACSIMILE TRANSMISSION

I hereby certify that this paper for S.N. 09/188,827 is being facsimile transmitted to the Patent and Trademark Office Fax No. (703) 305-7687 on the date shown below.

Anne Ford
Anne Ford
Facsimile No. (416) 368-1645

Sept 13, 2004
Date

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: John Francis Regan

For: LENDER AND INSURER TRANSACTION
PROCESSING SYSTEM AND METHOD

Serial No.: 09/188,827

Filed: 11/09/1998

Art Unit: 3621

Our Reference: SJ-10321US

133 Richmond Street West
Toronto, Ontario M5H 2L7

September 13th, 2004

09/27/2004 MJONES1 00000005 040752 09188827

VIA FACSIMILE

01 FC:2253

Commissioner of Patents and Trademarks
Washington, D.C. 20231

Attention: Examiner John W. Hayes

Dear Sir:

This is responsive to the Examiner's most recent
Official Action in the above-identified patent application.

Amendments to the Claims begin on page 2 of this paper.

Remarks/Arguments begin on page 6 of this paper.

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SEP 13 2004

Charge Fee
9/25/04

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: John Francis Regan
For: Lender and Insurer Transaction Processing System and Method
Serial No.: 09/188,827
Filed: November 9, 1998
Art Unit: 2161
Our Ref.: SJ-10321US

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SEP 13 2004

September 13th, 2004

133 Richmond Street West
Toronto, Ontario, M5H 2L7

PETITION FOR EXTENSION OF TIME UNDER 37 C.F.R. 1.136

HONOURABLE COMMISSIONER OF PATENTS AND TRADEMARKS
Washington, D.C. 20231
U.S.A.

Attention: Examiner John W. Hayes

Dear Sir:

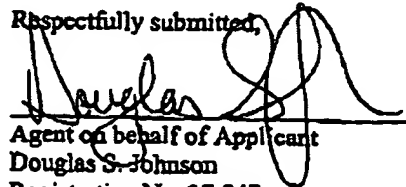
It is respectfully requested that an Extension of Time for the period indicated below be granted in accordance with the provisions of 37 C.F.R. 1.136 to take the action required in the application identified in caption, as reflected by the papers submitted.

	<u>Large Entity</u>	<u>Small Entity</u>
First Month	\$ 110.00	\$ 55.00
Second Month	\$ 410.00	\$ 205.00
Third Month	\$ 930.00	\$ 465.00
Fourth Month	\$ 1,450.00	\$ 725.00

TOTAL: \$465.00

- () A cheque in the amount of the above total fee is attached. This amount is believed to be correct, however, the Commissioner is hereby authorized to charge any deficiency or credit any overpayment to Deposit Account No. 040752. A duplicate copy of this letter is attached.
- (X) Please charge any fees which may be required to Deposit Account No. 040752. A duplicate copy of this letter is attached.

Respectfully submitted,


Agent on behalf of Applicant
Douglas S. Johnson
Registration No. 15,945
Tel: (416) 368-8311

3-11-04
6-11-04
9-11-04